

This listing of claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

Claim 1 (currently amended): A system for insuring a customer having a computer against damage caused by a computer virus, said system comprising:

a computer;

an insurer providing insurance coverage against computer virus infection of said computer; and

means for compensating the customer repairing the computer if said computer becomes infected with a computer virus;

wherein said insurer provides compensation to the customer means for repairing the computer when said computer becomes infected with the virus.

Claim 2 (currently amended): The system of claim 1 wherein said computer virus causes damages to at least one software program installed in said computer means for repairing the computer includes providing a repair center for which the customer may bring the infected computer to the repair center repairing the infected computer at the repair center.

Claim 3 (currently amended): The system of claim 2 [] wherein said compensating means means for repairing the computer includes providing the customer with a monetary compensation to replace the installed software programs replacing any software infected by the computer virus.

Claim 4 (currently amended): The system of claim 2 [] wherein said compensating means includes replacing the installed software program with a comparable software program means for replacing the computer includes replacing any hardware component of the computer infected by the computer virus.

Claim 5 (currently amended): The system of claim 2, wherein said compensating means for repairing the computer includes repairing the installed software program means for providing and fielding a field technician by the insurer to the location of the computer to repair the infected computer.

Claim 6 (currently amended): The system of claim 1 wherein said computer includes at least one computer component and the computer virus causes damage to at least one hardware component of said computer means for repairing the computer includes providing a means for remotely repairing the computer.

Claim 7 (currently amended): The system of claim 6, wherein said compensating means for repairing the computer includes providing the customer with a monetary award to replace the damaged computer component based on loss of earnings due to the time the computer is unable to operate because of the virus.

Claims 8-11 (canceled)

Claim 12 (currently amended): A method of insuring a customer having a computer for damage caused by a computer virus, said method comprising the steps of:
offering, by an insurer, coverage of a computer for damage caused by a computer virus to the customer;

selecting, by the customer, coverage offered by the insurer; and

buying, by the customer, offered coverage,

upon the computer being infected by a computer virus, requesting repair by the customer for damage caused by the computer virus; and

repairing the infected computer by the insurer.

Claim 13 (canceled)

Claim 14 (currently amended): The method of insuring a customer of claim 13 12 wherein the step of providing compensation to the customer includes repairing the damaged computer repairing the infected computer includes providing a repair center for the customer to bring the computer to the repair center repairing the infected computer.

Claim 15 (currently amended): The method of insuring a customer of claim 14 12 wherein the step of repairing the damaged computer includes repairing computer software installed in the computer providing a field technician that goes to a location of the infected computer and repairs the infected computer.

Claim 16 (currently amended): The method of insuring a customer of claim 14 12 wherein the step of repairing the damaged infected computer includes repairing a damaged computer component of the computer.

Claim 17 (currently amended): The method of insuring a customer of claim 14 12 wherein the step of providing compensation to the customer includes providing monetary compensation to the customer for damage caused by the computer virus based on loss of earnings due to the time the computer is unable to operate because of the virus.

Claim 18 (currently amended): The method of insuring a customer of claim 14 12 wherein the step of providing compensation to the customer repairing the infected computer includes providing a replacement software program to replace damaged installed software caused by the computer virus.

Claim 19 (currently amended): The method of insuring a customer of claim 14 12 wherein the step of providing compensation to the customer repairing the infected computer includes providing a replacement computer component to replace a damaged computer component caused by the computer virus.

Claim 20 (currently amended): The method of insuring a customer of claim 4-12 wherein the step of providing compensation to the customer includes providing a monetary fee to the customer for lost earnings caused by loss or degradation of performance of the computer repairing the infected computer includes remotely repairing the computer.

Claims 21-23 (canceled)

Claim 24 (currently amended). A method of insuring a customer having a computer for damage caused by a computer virus, said method comprising the steps of:

offering, by an insurer, coverage of a computer for damage caused by a computer virus to the customer;

selecting, by the customer, coverage offered by the insurer;

buying, by the customer, offered coverage;

infecting the computer by a computer virus;

upon the computer being infected with a computer virus, requiring the customer to fulfill at least one prerequisite to be covered in the event of damage caused by the computer virus;

infecting the computer by a computer virus;

requesting compensation by the customer for damage caused by the computer virus; and

providing compensation repairing the computer by the insurer to the customer for damage caused by the computer virus.